REMARKS

This Response is submitted in reply to the non-final Office Action mailed on November 1, 2007. No fee is due in connection with this Response. The Director is authorized to charge any fees which may be required, or to credit any overpayment to Deposit Account No. 02-1818. If such a withdrawal is made, please indicate the Attorney Docket No. 112857-287 on the account statement.

Claims 1-14 are pending in this application. In the Office Action, Claims 1-14 are rejected under 35 U.S.C. §103. In response, Claims 1 and 7-9 have been amended and Claims 15-22 have been added. The amendment does not add new matter. In view of the amendment and/or for the reasons set forth below, Applicants respectfully submit that the rejection is improper and should be withdrawn.

In the Office Action, Claims 1-14 are rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,878,138 to Yacobi ("*Yacobi*") in view of U.S. Publication No. 2004/0267820 to Boss et al. ("*Boss*"). Applicants believe this rejection is improper and respectfully traverse it for at least the reasons set forth below.

Independent Claim 1 has been amended to recite, in part, wherein the first information processing apparatus determines the acceptability of a value loaded on the second information processing apparatus based on information related to the electronic money information. Independent Claims 7-9 have been amended to include similar language. The amendment is supported in the specification, for example, at Figure 13 (e.g., at steps 8 and 9) and at page 42, line 15 to page 44, line 16. An advantage of determining the acceptability of values loaded onto the IC card is that the loading of value can be verified according to a method specified by the user. For example, if the loading of value is performed by credit card, the CPU of the bank center can inquire whether there is a sufficient balance of an available amount on the credit card. See, specification, page 42, lines 1 to 14. In another example, if the loading of value is performed by cash, the CPU of the bank center can determine whether the correct amount of cash has been loaded. See, specification, page 42, lines 1 to 14.

Applicants respectfully submit that the cited references are deficient with respect to Claims 1 and 7-9 as amended. *Yakobi* fails to disclose or suggest the first information processing apparatus <u>determining the acceptability of a value loaded</u> on the second information processing

apparatus based on information related to the electronic money information as recited in Claims 1 and 7-9 as amended. In contrast, the emphasis of *Yakobi* is drawn to evaluating a sampled set of electronic assets to detect if electronic assets have been used in a fraudulent manner. See, *Yakobi*, col. 6, lines 16-28. In *Yakobi*, only a few assets are validated as non-fraudulent or as not doubly spent. See, *Yakobi*, col. 6, lines 16 to 28 and col. 8, lines 3 to 13. Thus, a sample of assets is evaluated based on a match between two or more electronic assets and is not evaluated for the acceptability of the actual value loaded as currently claimed. See, *Yakobi*, col. 6, lines 16 to 28. Instead, *Yakobi* teaches away from determining the acceptability of a loaded value at all. For instance, *Yakobi* explicitly discloses that verification of asset value on a per transaction basis is too expensive and impractical, especially for small transactions where the asset value is low. See, *Yakobi*, col. 7, line 58 to col. 8, line 2.

Boss fails to remedy the deficiencies of *Yakobi*. The emphasis of *Boss* is drawn to a system for recording and replaying internet transactions which uses a recorder object that connects between the internet and the internet client through the internet client's proxy server interface. See, *Boss*, abstract. Thus, *Boss* fails to disclose or suggest the first information processing apparatus determining the acceptability of a value loaded on the second information processing apparatus based on information related to the electronic money information as recited in Claims 1 and 7-9 as amended. Based on at least these noted reasons, Applicants believe that Claims 1 and 7-9 and Claims 2-6 and 10-14 that depend therefrom are novel, nonobvious and distinguishable from the cited references.

Accordingly, Applicants respectfully request that the obviousness rejection with respect to Claims 1-14 be reconsidered and the rejection be withdrawn.
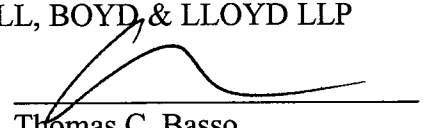
Applicants further note that Claims 15-22 have been newly added. This amendment is fully supported in the specification, for example, at Figure 13 (e.g., at steps 13 and 15) and at page 43, line 17 to page 44, line 12. Applicants respectfully submit that the subject matter as defined in the newly added claims is patentable over the cited art of record for at least the same reasons as discussed above, and for the additional patentable elements recited therein.

For the foregoing reasons, Applicants respectfully request reconsideration of the above-identified patent application and earnestly solicit an early allowance of same.

Respectfully submitted,

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